

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
District of New Jersey**

In Re: Jefta S. Bernhard

Case No.:

3:24-bk-19197

Judge:

Honorable Christine M. Gravelle

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice Required

Date: 2/10/2025

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c

Initial Debtor(s)' Attorney /s/ EMH

Initial Debtor: /s/ JSB

Initial Co-Debtor

Part 1: Payment and Length of Plan

- a. The debtor shall pay to the Chapter 13 Trustee \$1,265.00 monthly for 5 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$3,565.00 per month for 55 months; \$_____ per month for _____ months, for a total of 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
- ☐ Refinance of real property:
 Description:
 Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
 Description:
 Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.
- ☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:
☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: _____ Initial Co-Debtor: _____

Part 2: Adequate Protection X **NONE**

- a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)
- b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$3,000.00
DOMESTIC SUPPORT OBLIGATION		NONE-
Internal Revenue Service	Taxes and Certain Other Debts	3,184.05
State of NJ Div Taxation Bankruptcy Unit	Taxes and Certain Other Debts	2,213.17

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
 Check one:
☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
M&T Bank	163 Upper Ferry Rd, Ewing , NJ 08628 Mercer County \$431230.00 Value based on CMA dated 8/12/2024 10% Theoretical Cost of Sale = value of \$388107.00	45,253.52	0.00	45,253.52	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.
Nationstar Mortgage/Mr. Cooper	813 Second St, Trenton, NJ 08611 Mercer County \$150,000.00 Value based on CMA dated 8/12/24; 10% theoretical cost of sale = value \$135,000. Deceased wife's name on deed. Property is vacant	15,605.41	0.00	15,605.41	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐
NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Huntington National Bank	2020 Subaru Crosstrek 54000 miles Daughter has possession.	340.22	0.00	340.22	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
-NONE-							

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt
Harley Davidson Credit Corporation	2022 Harley Davidson Glider Surrender	24,105.00	0.00

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
Capital One Auto Finance	2021 Kia Seltos 63000 miles

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
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Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
Part 5: Unsecured Claims		NONE		

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$____ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee
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Part 6: Executory Contracts and Unexpired Leases X **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
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Part 7: Motions X **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
-NONE-						

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

- d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☐ Upon Confirmation
☒ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 9/23/2024.

Explain below **why** the plan is being modified:

Amended to Match POC's

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: February 10, 2025

/s/ Jefta S. Bernhard

Jefta S. Bernhard

Debtor

Date:

Joint Debtor

Date February 10, 2025

/s/ Erik M. Helbing

Erik M. Helbing 031052006

Attorney for the Debtor(s)

In re:
Jefta S. Bernhard
Debtor

Case No. 24-19197-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 10, 2025

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2025:

Recip ID	Recipient Name and Address
db	+ Jefta S. Bernhard, 163 Upper Ferry Road, Ewing, NJ 08628-1530
520395016	+ Harley Davidson Credit Corporation, 9850 Double R Blvd Suite 100, Reno, NV 89521-2987
520395025	+ Mr. Cooper Attn: Customer Relations, PO Box 619098, Dallas, TX 75261-9098
520395028	+ State of NJ/Div Taxation, Bankruptcy Unit, PO Box 245-Bankruptcy, Trenton, NJ 08695-0001

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 10 2025 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 10 2025 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520487925	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 10 2025 21:06:27	Aidvantage on behalf of, Dept of Education, PO Box 300001, Greenville Tx 75403-3001
520395003	+ Email/PDF: bncnotices@becket-lee.com	Feb 10 2025 20:55:57	American Express, P.O. Box 981537, El Paso, TX 79998-1537
520439020	Email/PDF: bncnotices@becket-lee.com	Feb 10 2025 20:55:39	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520395005	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 10 2025 20:56:18	Amex/CBNA, PO Box 6789, Sioux Falls, SD 57117-6789
520395006	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 10 2025 20:48:00	Apple Card/GS Bank USA, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001
520395007	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 10 2025 20:48:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
520395008	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 10 2025 21:06:29	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520395010	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 10 2025 20:56:13	Capital One Auto Finance, PO BOX 259407, Plano, TX 75025-9407
520399830	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 10 2025 21:06:26	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520465471	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 10 2025 20:55:39	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520395011	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 10 2025 20:55:44	Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
520450345	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 10 2025 20:55:55	Citibank N.A., Citibank, N.A., 5800 S Corporate

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			Pl, Sioux Falls, SD 57108-5027
520395012	+ Email/Text: bankruptcy_notifications@ccsusa.com	Feb 10 2025 20:49:00	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
520395013	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 10 2025 20:55:38	Dept of ED/Aidvantage, PO Box 300001, Greenville, TX 75403-3001
520400729	Email/Text: mrdiscen@discover.com	Feb 10 2025 20:47:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520395014	+ Email/Text: mrdiscen@discover.com	Feb 10 2025 20:47:00	Discover Bank, P.O. Box 30939, Salt Lake City, UT 84130-0939
520395015	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 10 2025 20:48:00	Goldman Sachs and Co, PO Box 70321, Philadelphia, PA 19176-0321
520454539	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Feb 10 2025 20:47:00	Harley-Davidson Credit Corp, PO Box 9013, Addison, Texas 75001-9013
520395017	+ Email/Text: bankruptcy@huntington.com	Feb 10 2025 20:49:00	Huntington National Bank, PO BOX 1558, Columbus, OH 43216-1558
520395018	+ Email/Text: Bankruptcy@ICSystem.com	Feb 10 2025 20:48:00	I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378
520395019	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 10 2025 20:48:00	Internal Revenue Service, Bankruptcy Notices P.O. Box 7346, Philadelphia, PA 19101-7346
520454655	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 10 2025 20:49:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520395020	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 10 2025 20:55:47	JPMCB Card, PO Box 15369, Wilmington, DE 19850
520429581	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 10 2025 20:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520395021	^ MEBN	Feb 10 2025 20:37:33	KML Law Group, P.C., 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
520454335	Email/Text: camanagement@mtb.com	Feb 10 2025 20:49:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
520395022	Email/Text: camanagement@mtb.com	Feb 10 2025 20:49:00	M&T Bank, PO Box 62182, Baltimore, MD 21264
520395023	Email/Text: BankruptcyECFMail@mccalla.com	Feb 10 2025 20:48:00	McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Rd, Roswell, GA 30076
520413187	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 10 2025 20:55:37	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520395024	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 10 2025 20:47:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
520466907	Email/Text: nsm_bk_notices@mrcooper.com	Feb 10 2025 20:47:00	Nationstar Mortgage LLC, Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741
520395026	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 10 2025 20:47:00	Nationstar Mortgage/Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
520450263	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 10 2025 21:06:35	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520395027	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 10 2025 20:55:42	Portfolio Recovery Associates, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
520461871	Email/PDF: resurgentbknotifications@resurgent.com	Feb 10 2025 20:56:13	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520395029	+ Email/Text: bankruptcy@sunrisecreditservices.com	Feb 10 2025 20:48:00	Sunrise Credit Services, 8 Corporate Center Dr, Suite 300, Melville, NY 11747-3193

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520467371	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 10 2025 20:55:53	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520395030	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 10 2025 20:55:38	Synchrony Bank/Amazon, PO Box 965015, Orlando, FL 32896-5015
520395031	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 10 2025 20:56:09	Synchrony Bank/American Eagle DC, PO Box 965005, Orlando, FL 32896-5005
520395032	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 10 2025 20:56:05	Synchrony Bank/VENMO, PO Box 71737, Philadelphia, PA 19176-1737
520395033	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 10 2025 20:55:51	The Home Depot/Citibank, PO Box 965015, Orlando, FL 32896-5015
520468216	+ Email/Text: bankruptcy@huntington.com	Feb 10 2025 20:49:00	The Huntington National Bank, PO Box 89424, OPC856, Cleveland, OH 44101-6424
520505783	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 10 2025 20:48:00	US BANK TRUST NATIONAL ASSOCIATION, et al., Rushmore Servicing, P.O Box 619096, Dallas, TX 75261-9096
520505784	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 10 2025 20:48:00	US BANK TRUST NATIONAL ASSOCIATION, et al., Rushmore Servicing, P.O Box 619096, Dallas, TX 75261-9741, US BANK TRUST NATIONAL ASSOCIATION, et a, Rushmore Servicing 75261-9096
520395034	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 10 2025 21:06:39	WFBNA Card, PO Box 393, Minneapolis, MN 55480-0393
520431710	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 10 2025 20:55:56	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520395004	*+	American Express, PO Box 981537, El Paso, TX 79998-1537
520439028	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520439030	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520439021	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520439025	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520395009	*+	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
520401623	*	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
520429704	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2025

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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Total Noticed: 52

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Erik M. Helbing	on behalf of Debtor Jefta S. Bernhard ehelbing@helbingconsumerlaw.com bk@helbingconsumerlaw.com;bkecf@helbingconsumerlaw.com;helbing.erikb132500@notify.bestcase.com;helbing.erikm.b132500@notify.bestcase.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Laura M. Egerman	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Matthew K. Fissel	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com matthew.fissel@brockandscott.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7